NET NOW

IT'S BETTER TO GIVE (WISELY)

Giving to charity is always noble, but it can also be risky business. How much do you know about an individual group? What percentage of the donations goes to a worthy cause and how much goes to further fund-raising?

ILLUSTRATION BY BEK SHAKIROV

In the past, the cautiously philanthropic have been able to turn to sources on the Web for guidance. Now, two of the most trusted are merging: The **Philanthropic Advisory Service** (PAS), a subsidiary of the Better Business Bureau, and the **National Charities Information Bureau** are in the process of creating the **BBB Wise Giving Alliance.**

The new organization will continue to provide information on charitable organizations and to produce the *Better Business Bureau Wise Giving Guide* publication. The alliance also hopes to encourage new standards for the Internet activities of nonprofits. For instance, the group is fostering public discussions (available at ***www.bbb.org/pas/standardsdiscussion.asp***) about whether a disclosure of program and financial information on a charity's Web site should be required to comply with alliance standards.

According to Bennett Weiner, PAS vice president and director, it's a good idea to do a little research online before you give to a charity. Sites such as **GuideStar** ***(www.guidestar.org)*** can detail an organization's long-term goals, the names of its governors, and the percentage of donations that go to programs.

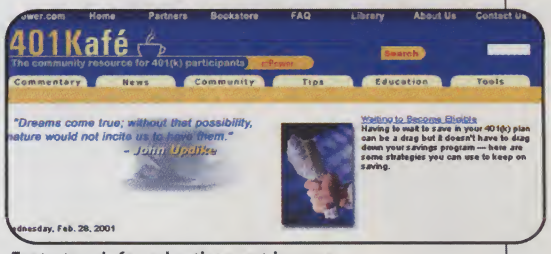
Weiner also says that a donor should verify the exact name of a charity (more than 300,000 charitable organizations exist, and names are easily confused) and verify its tax-exempt status at the IRS's Web site, **The Digital Daily** ***(www.irs.ustreas.gov)***.

To request a copy of the *Wise Giving Guide,* visit the BBB's Web site at ***www.bbb.org/pas/give.asp.***

—Adam Fisher

Working Benefits

With the recent rash of layoffs and an uncertain economic climate, many employees may find themselves starting new jobs, with new benefits. The plethora of issues involving health coverage, 401(k) plans, Social Security, COBRA, flexible-spending accounts, and the like can turn making informed choices into a full-time job.



Tasty tax-deferred retirement income

"Human-resources departments don't have a lot of employees right now," says Deborah Tompkins, president of Tompkins Benefit Group, an employee-benefits consulting and brokerage firm. But she says the Web can empower employees to find their own answers.

Sites such as **BenefitsLink** ***(www.benefitslink.com)*** provide news and assistance for benefits-befuddled employees, including expert advice about 401(k) plans, group health insurance, and tax planning. **AllBusiness** ***(www.allbusiness.com)*** offers help for workers and employers. Consumers can find out about standard benefit packages at emerging companies and get tips on beefing up benefits. The site also explores employee stock ownership and group health coverage.

The key to understanding confusing 401(k) plans is a click away at **401Kafé** ***(www.401kafe.com)***. Here you can read the answers to participants' most common questions or post your own query on the site's message board.

The U.S. government delivers plenty of great information, too. The **Department of Labor** offers surprisingly easy-to-understand publications for employees at ***www.dol.gov/dol/pwba/public/pubs/main.htm.*** Reports include "Top 10 Ways to Make Your Health Benefits Work for You" and "Protecting Pension and Health Care Benefits After Job Loss."

The **Bureau of Labor Statistics Employee Benefits Survey** ***(stats.bls.gov)*** lets visitors compare one company's benefits with *those of another.* Finally, the **Social Security Administration** provides copious information about the mysterious world of Social Security at ***www.ssa.gov.***

—Kevin Savetz

VALUE LINE PERSONAL LASER PRINTERS

A selection of monochrome laser printers found on computershopper.com

Minolta-QMS PagePro 1100L $189
10ppm, 600x600 resolution, 4MB RAM, 150-page paper tray, parallel interface

Brother HL-1240 $259
12ppm, 600x600 resolution, 2MB RAM, 250-page paper tray, parallel/USB interface

Oki Data OkiPage 14e $330
14ppm, 600dpi-equivalent resolution, 4MB RAM, 250-page paper tray, parallel/USB interface

NEC SuperScript 1450 $358
12ppm, 1,200x600 resolution, 4MB RAM, 250-page paper tray, parallel/USB interface

$150 | $200 | $250 | $300 | $350 | $400

Samsung ML-4500 $190
8ppm, 600x600 resolution, 2MB RAM, 150-page paper tray, parallel interface

Lexmark Optra E312L $269
10ppm, 600x600 resolution, 2MB RAM, 150-page paper tray, parallel/USB interface

Epson EPL-5700i $350
8ppm, 600x600 resolution, 2MB RAM, 150-page paper tray, parallel/USB interface

Samsung ML-4500

Source: computershopper.com, February 12, 2001